



PERSONAL DISCUSSION REPORT

for the case of

Mr. Zeeshan Ahmed

PD Initiated Date 22/07/2019 12:09:16 PM

PD Visit Date 22/07/2019 12:24:22 PM

PD Report Date 22/07/2019 06:39:00 PM

PD Initiated by Chennai Head Branch

Loan Application ID Test Sample AI

Product Home Loan

Customer Segment Self Employed

Loan Amount Applied For :

As Per PD Initiation ₹ 20,00,000
(Twenty Lakhs)

As Per Loan Applicants during PD ₹ 20,00,000
(Twenty Lakhs)

Registered / Corporate Office: SineEdge Consulting Private Limited. A-211, Pioneer Urban Square, Golf Course Extension Road, Sector 62, Gurgaon, Haryana - 122002

Person(s) Met:

Mr. Zeeshan Ahmed – Proprietor of M/s Zeeshan Industries.



Loan Applicants:

Name	Age (Yrs/Mns)	Qualification / Type of Entity	Relationships
Mr. Zeeshan Ahmed	36	Completed Schooling	Proprietor of M/s Zeeshan Industries
Mrs. Alka Ahmed	32	Completed Schooling	Wife of Zeeshan Ahmed
M/s Zeeshan Industries	5	Sole proprietorship	Not Applicable

PD Score Summary

	Actual Score	Max Score	Score %
General Section Score	2.20	2.50	88%
Business Section Score	3.53	5.00	70.5%
Final Remarks Score	2.50	2.50	100%
Final PD Score	8.23	10.00	82.3%

Score Chart Not Generated

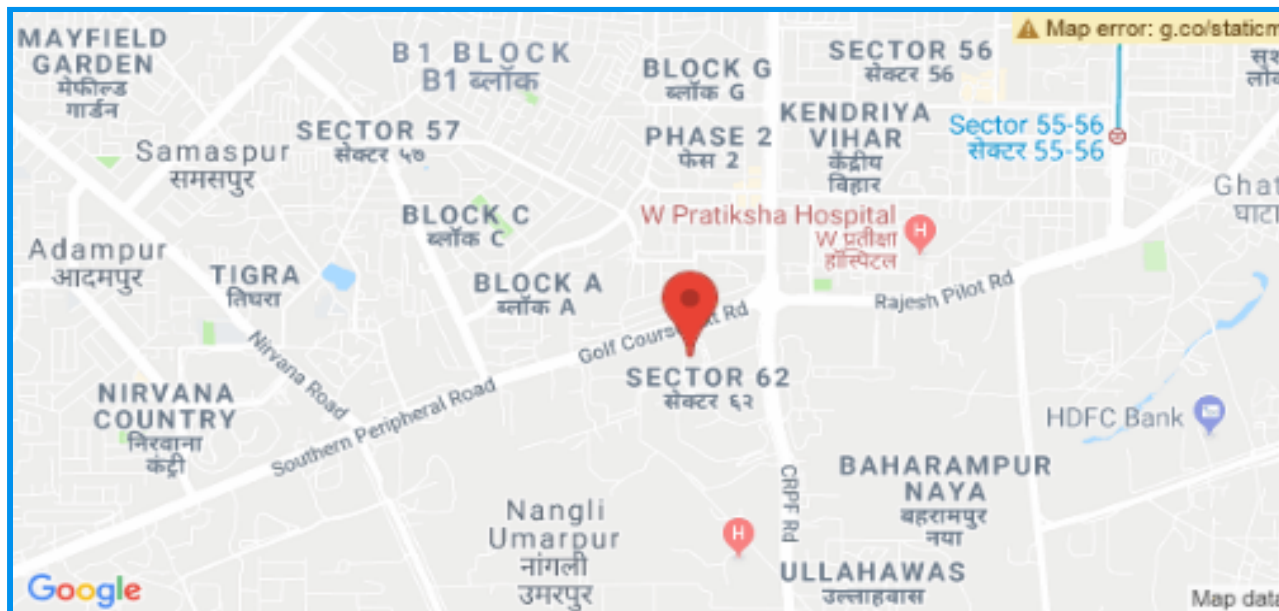
Business Related Parameters Impacting Score		Response
Business Vintage >>		5 Yrs
Business Location suitability >>		Fairly suited
Seasonality >>		Not Seasonal
Employee Strength >>		5
Business Certifications Sighted >>		Yes
Business Premise Ownership >>		Yes
Vehicle Ownership >>		No
Business Activity Observed >>		Yes
Supplier Information Provided >>		Provided
Client Information Provided >>		Provided
Finished/Traded Stock Sufficiency >>		Yes
Main Business Banking Account Vintage >>		4 Yrs 2 Mns

Other Parameters Impacting Score		Response
OTP authentication done >>		Yes
Is person Met, a loan applicant >>		Yes
Qualification of Loan Applicants >>		Completed Schooling
Comment on Locality >>		Good
Approach to PD location >>		Easy to locate & Reach
Customer Behaviour >>		Polite
Neighbourhood check >>		Positive
Business Board Sighted >>		Yes
Asset Value by Loan Amount % >>		295 %

PD LOCATION

PD Location Address : A 222, Vishnu Vihar, Saket, New Delhi, Delhi - 110014.

GPS Coordinates of location where PD Visit was done : 28.415115,77.0878411



PD Location Approach



Name Board of Business



Location Summary

The PD visit was done at Shop of the loan applicants. The Shop is Owned and the business has been in operation from here for the last 3 Years.

The Shop is located in a Commercial (Shop type) Area and the estimated area of the Shop is 30 Square Yards .

The PD location was Easy to locate & Reach. As Per PD Offcier, the Shop is situated in a Good Locality.

The PD officer also made the following observations:

- The location of the Shop is fairly suited to the nature of business.
- Business Activity was seen during visit.
- Few clients were seen, employees were unloading coal from truck.

LOAN DETAILS:

During the PD visit, Mr. Zeeshan Ahmed, provided the following information about loan applied for:

S.No	Loan Particulars	Loan Particular Details
1	Total Loan Amount applied for	₹ 20,00,000 (Twenty Lakhs)
2	Loan Tenure expected	180 Months
3	Loan Purpose	For Purchase of House Property in Resale
4	Amount of Own Contribution	₹ 6,00,000 (Six Lakh)
5	Source of Own Contribution	Own Savings
6	EMI Comfortable Paying	₹ 24,000 (Twenty Four Thousands)
7	Type of Property Being Mortgaged	Flat
8	Name of the current / proposed owner(s) of the Property being Mortgaged	Zeeshan Ahmed and Alka Ahmed
9	Status of Construction	Complete – Fully Constructed
10	Estimated Market Value of the property being mortgaged	₹ 26,00,000 (Twenty Six Lakhs)
11	Current Owner/Seller of the property	Satbir Kataria
12	Address of the property	C 101, Vasant Enclave, Loni

BUSINESS INFORMATION:

Company / Firm Name : M/s Zeeshan Industries

Business Entity Type : Sole proprietorship

Business Vintage : 5 Years

Proprietor Details

Name	Share Holding	No.of Years in Current Business	Total Work Experience	Previous Experience	Started Business
Mr. Zeeshan Ahmed	100%	5 Years	12	Prior to this business, applicant was working as an Executive in Reliance Trends for 6 years.	Yes

Other Family Members involved in business :

Name	Individual Relationship	Related to	Relationship to Company / Firm	Started Business (Yes / No)
Mr. Rashid Ahmed	Brother of	Zeeshan Ahmed	Helps in Business	No

Key Products and Area of Operations

Key Products	Area of Operations	Area of Sale / Service	Area where Max Sale / Service done
Coal, Industrial Salt, Wooden	Within India	Pan India.	Delhi and Haryana.

Brief of the Business / Service Model

Product / Service	Process Brief
Coal, Industrial Salt, Wooden	Applicant purchases Industrial Salt, Coal, Wood from Delhi NCR and sells it to within Delhi NCR only. Sometimes applicant buys Industrial Salt from Nava Rajasthan. Industrial Salt getting used for washing of Jeans, Clothes etc. As per applicant, his most of the business is in cash mode. Applicant clients are of Delhi NCR and some of the clients are fixed. Previously applicant was running his business from a rented shop and paying Rs. 9000 as rent of the shop. Applicant purchases his own shop 3 years ago and started operating from here. Applicant son Mr. Rashid also helps applicant in the business.

As per Person(s) met, the applicant is using Mobile Wallets/UPI for business transactions.

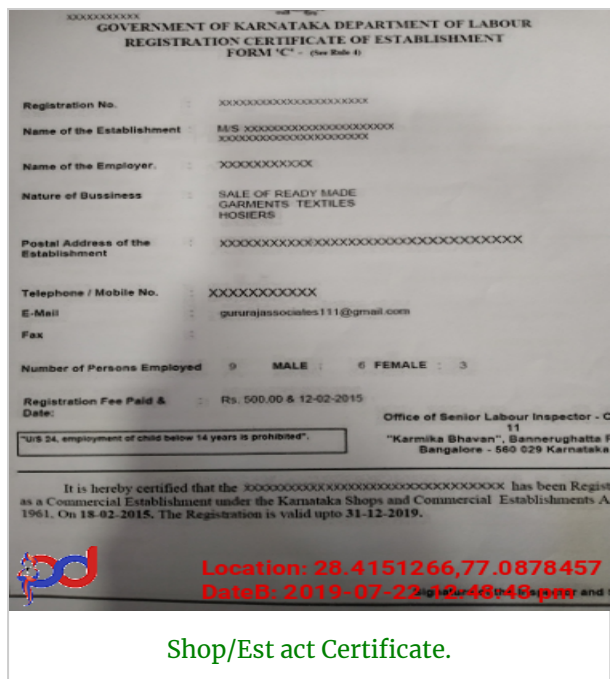
The Business has no major change in sales across seasons.

As per person met, there are 3 permanent and 2 temporary employee(s) with company.

Approximately ₹ 40,000 is being paid as salary to employees

At the time of PD visit, the officer sighted 3 employees at the business premises.

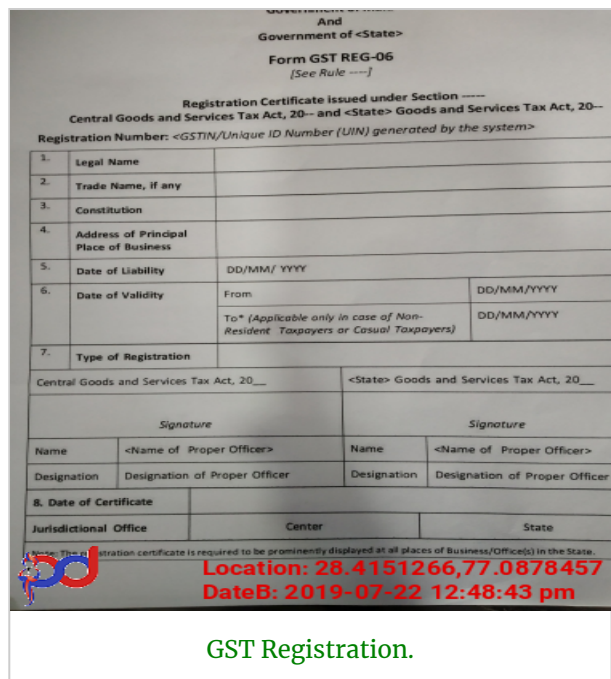
The below documents were sighted during the visit :



GOVERNMENT OF KARNATAKA DEPARTMENT OF LABOUR
REGISTRATION CERTIFICATE OF ESTABLISHMENT
FORM 'C' - (See Rule 4)

Registration No. : XXXXXXXXXXXXXXXXXXXXXXXX
Name of the Establishment : M/S XXXXXXXXXXXXXXXXXXXXXXXX
Name of the Employer : XXXXXXXXXXXXXXXX
Nature of Business : SALE OF READY MADE GARMENTS TEXTILES HOSIERS
Postal Address of the Establishment : XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
Telephone / Mobile No. : XXXXXXXXXXXXXXXX
E-Mail : gururajassociates111@gmail.com
Fax :
Number of Persons Employed : 9 MALE : 6 FEMALE : 3
Registration Fee Paid & Date : Rs. 500.00 & 12-02-2015
Office of Senior Labour Inspector - C
"Karmika Bhavan", Bannerughatta 11
Bangalore - 560 029 Karnataka
It is hereby certified that the XXXXXXXXXXXXXXXXXXXXXXXX has been Registered as a Commercial Establishment under the Karnataka Shops and Commercial Establishments Act 1961. On 18-02-2015, The Registration is valid upto 31-12-2019.
Location: 28.4151266,77.0878457
DateB: 2019-07-22 12:48:43 pm

Shop/Est act Certificate.



Government of Karnataka
And
Government of <State>
Form GST REG-06
[See Rule 47]

Registration Certificate issued under Section 31
Central Goods and Services Tax Act, 2017 and <State> Goods and Services Tax Act, 2017
Registration Number: <GSTIN/Unique ID Number (UIN) generated by the system>

1. Legal Name
2. Trade Name, if any
3. Constitution
4. Address of Principal Place of Business
5. Date of Liability DD/MM/ YYYY
6. Date of Validity From DD/MM/YYYY To* (Applicable only in case of Non-Resident Taxpayers or Casual Taxpayers) DD/MM/YYYY
7. Type of Registration
Central Goods and Services Tax Act, 2017 <State> Goods and Services Tax Act, 2017
Signature Name <Name of Proper Officer> Designation Designation of Proper Officer
8. Date of Certificate
Jurisdictional Office Center State
Note: This registration certificate is required to be prominently displayed at all places of Business/Office(s) in the State.
Location: 28.4151266,77.0878457
DateB: 2019-07-22 12:48:43 pm

GST Registration.

Financial Information

Company / Firm Name : M/s Zeeshan Industies

No of Years of Financial Statements provided : 2

Snapshot of Financials as per Books of Account Provided :

Particulars	FY 2016-2017	FY 2017-2018
Sales / Revenue (Rs)	₹ 25,50,000	₹ 28,50,000
Net Profit / (Net Loss) (Rs)	₹ 3,82,500	₹ 4,87,500
Net Profit or (Net Loss) to Sales %	15.00 %	17.11 %
% (↑ / ↓) in Sales over PY	NA	11.76 %
% (↑ / ↓) in Net Profit over PY	NA	27.45 %
% (↑ / ↓) in Net Profit % over PY	NA	14.07 %

As per Loan Applicant(s) met, the financials are as below :

Working Capital Cycle:

S.No	Particulars	Days
1	Debtor Days	15
2	Creditor Days	10
3	Stock Days	30

Working Capital Facilities:

The Loan Applicants have not availed any Working Capital Facilities from any financial institution.

Business Banking:

Account Name	Bank Name	Account Type	Account Vintage	Main Business AC
M/s Zeeshan Industries	Canara Bank	Current	4 Years and 2 Months	Yes

Client Details

Sr.No	Particulars	Client 1	Client 2
1	Product / Service	Coal, Industrial Salt, Wooden	Coal, Industrial Salt, Wooden
2	Contact Person	Mr. Hardiya Nanda Proprietor of SK Dying	Mr. Aman Kumar Employee of Shitla Industries
3	Mobile Number	912399999	8800963333
4	Landline No	Not Provided	Not Provided
5	Payment Terms	Payment on Receipt of goods / service	Supply against advance payment
6	Payment Mode	Payment received in Cash.	Payment received in Cash.
7	No of Days Credit	NIL	NIL

Supplier Details

Supplier 1:

Sr.No	Particulars	Details
1	Item Purchased	Coal, Industrial Salt, Wooden
2	Contact Person	Mr. Sahib Proprietor of Sahib Textile
3	Mobile Number	
4	Landline No	011 23989811
5	Payment Terms	Payment on Receipt of goods / service
6	Payment Mode	Payment made in Cash.
7	No of Days Credit	NA

Supplier 2:

Sr.No	Particulars	Details
1	Item Purchased	Coal, Industrial Salt, Wooden
2	Contact Person	Mr. Balwant Employee of Balaji Enterprises
3	Mobile Number	9821003666
4	Landline No	Not Provided
5	Payment Terms	Payment on Receipt of goods / service
6	Payment Mode	Payment made in Cash.
7	No of Days Credit	NA

A PHP Error was encountered

Severity: Notice

Message: Undefined index: traded_goods_remarks

Filename: helpers/stockform_helper.php

Line Number: 50

Backtrace:

File: C:\xampp\htdocs\AWSEC2\sparqapi\api\application\helpers\stockform_helper.php

Line: 50

Function: __error_handler

File: C:\xampp\htdocs\AWSEC2\sparqapi\api\application\helpers\stockform_helper.php

Line: 59

Function: array_map

File:

C:\xampp\htdocs\AWSEC2\sparqapi\api\application\views\report_templates\JSONTOREPORT.php

Line: 2804

Function: getStockRetailDetails

File: C:\xampp\htdocs\AWSEC2\sparqapi\api\application\controllers\PD_Controller.php

Line: 5179

Function: view

File: C:\xampp\htdocs\AWSEC2\sparqapi\api\application\libraries\REST_Controller.php

Line: 742

Function: codeigniterViewTest_post

File: C:\xampp\htdocs\AWSEC2\sparqapi\api\index.php

Line: 323

Function: require_once

Stock Details

M/s Zeeshan Industies

Sr.No	Type of Stock	Stock Item	Stock Value (Rs)	Stock Quantity
1	Trading Goods	Coal, Industrial Salt, Wooden	₹ 5,00,000	200 Kilogram

Considering the size of operations, the stock of finished goods maintained is sufficient as per the PD Officer's observations.

Stock Photograph's :



Assessed Income - M/s Zeeshan Industies

A) Financial Snapshot

Summary	Declared by Customer	As Derived from Kuchha Sales Book/Bills
a. Sales / Revenue	₹ 40,00,000	₹ 36,82,892
b. Cost of goods sold	₹ 25,56,000	₹ 23,93,880
c. Gross Profit / Loss(a-b)	₹ 14,44,000	₹ 12,89,012
d. Gross Profit / Loss %	36.1 %	35 %
e. Business Expenses	₹ 5,64,000	₹ 5,64,000
f. Net Profit / Loss(c-e)	₹ 8,80,000	₹ 7,25,012
f. Net Margin %	22%	19.69%

B) Kuchha Sales Book/Bills :

Item name : Coal, Industrial Salt, Wooden

3 month sales value : ₹9,20,723 Annual Sales value: ₹36,82,892

Detail Available on Annexure A

C) Sales Declared By Customer

As per person met, Purchase details were not shared, income calculated by Net margin percentage.

As per person met, ₹ 40,00,000 (Forty Lakhs) declared as annual sale value.

and ₹ 8,80,000 (Eight Lakh Eighty Thousands)(22.00% sales declared) as net margin amount.

D) Business Expenses Details :

Business Expense	Amount	Frequency	Annual Expenses
Salary	₹ 40,000	Monthly	₹ 4,80,000
Electricity	₹ 2,000	Monthly	₹ 24,000
Office Expenses	₹ 5,000	Monthly	₹ 60,000

Personal Assets

Sr.No	Asset Type	Asset Description	Asset Owned By	Approx Market Value(Rs)	Age of the Asset(Yrs)	Loan Again Asset
1	Property (Residential)	Residential property (Independent House) at F 122 Sangeeta Vihar Delhi 110088 having area of 70 Square Yards.	Zeeshan Ahmed and Alka Ahmed	₹ 45,00,000	14	Yes
2	Life Insurance Policy	Annually premium of Rs.7000 covering Zeeshan Ahmed	Zeeshan Ahmed	Sum Assured - ₹ 8,00,000	NA	No
3	Vehicle	Car/Jeep - Maruti Suzuki Wagon R	Alka Ahmed	₹ 6,00,000	2	Yes

Personal Banking:

Below bank account details were shared :

Sr.No	Account Holder's Name	Bank Name	Account Type	OD / CC Limit	Vintage
1	Zeeshan Ahmed	Andhra Bank	Savings	NA	12 Yrs
2	Alka Ahmed	Central Bank of India	Savings	NA	8 Yrs

Other Sources of Income of Individual Loan Applicants:

Sr.No	Income Source	Earned by	Amount(Rs)
1	Rental Income	Zeeshan Ahmed	₹ 12,000 Monthly

Family Information:

Mr. Zeeshan Ahmed, who is an applicant in the case, resides at F 122 Sangeeta Vihar in, New Delhi, Delhi-110088.

This is a Self Owned residence, where the applicant has been staying for 14 years.

The table below provides details of other family members of Zeeshan Ahmed :

Sr.No	Name	Relation	Age	Earning Status	Occupation Details
1	Alka Ahmed	Wife	32	Non-Earning	Housewife
2	Rashid Ahmed	Brother	32	Non-Earning	Student at Delhi University
3	Sahir	Son	15	Non-Earning	Student at Convent Public School

Existing loan obligation

The table below lists the details of Existing Loan Obligations of the Loan Applicants.

Particulars	Loan 1	Loan 2	Loan 3
Loan Type	Loan Against Property	Home Loan	Vehicle Loan
Loan Amount	₹ 6,50,000	₹ 10,00,000	₹ 5,00,000
Availed From	Axis Bank Ltd.	Canara Bank	Kotak Mahindra Bank Ltd
Borrower	Zeeshan Ahmed	Zeeshan Ahmed	Zeeshan Ahmed
Instalment Amount	₹ 6,522	₹ 12,500	₹ 6,433
Instalment Frequency	Monthly	Monthly	Monthly
Original Tenure (Months)	120	180	60
Elapsed Tenure (Months)	96	120	24
Balance Tenure (Months)	24	60	36

Neighbourhood / Reference Check

Sagar

- Neighbour Check was done with Sagar .
- Sagar knows about applicants and their business.
- Sagar confirmed that the business has been in operation for 2 years.
- As per Sagar the owner of M/s Zeeshan Industries is Mr. Zeeshan Ahmed. .

Mr. Sagar knows the applicant and confirmed his business.

PD OFFICERS REMARKS ON CUSTOMER BEHAVIOUR, BUSINESS LOCATION & OVERALL PD STATUS

- Customer Behaviour:

Polite	☒	Rude	☐
--------	-------------------------------------	------	--------------------------

- Suitability of Business Location:

Well Suited	☐	Fairly Suited	☒	Not Suited	☐
-------------	--------------------------	---------------	-------------------------------------	------------	--------------------------

- PD Officer's overall assessment:

Positive	☒	Refer to Credit	☐	Negative	☐
----------	-------------------------------------	-----------------	--------------------------	----------	--------------------------

PD officer recommendation is **Positive**.

The following key points were considered while arriving at the aforementioned status.

- Business activities were observed, Stock level was good, Bills were seen and clients were also seen.

Annexure A

Kuchha Sales Book/Bills Details:

Item name : Coal, Industrial Salt, Wooden

3 month sales value : ₹9,20,723 Annual Sales value: ₹36,82,892 (i.e. 4 * 920723)

Apr-2019		May-2019		Jun-2019	
Date	Value	Date	Value	Date	Value
01-04-2019	10400.00	01-05-2019	13350.00	01-06-2019	5208.00
02-04-2019	35100.00	02-05-2019	15745.00	02-06-2019	13008.00
03-04-2019	13350.00	03-05-2019	8960.00	03-06-2019	8845.00
04-04-2019	33800.00	04-05-2019	2870.00	04-06-2019	3350.00
05-04-2019	13000.00	05-05-2019	2650.00	05-06-2019	46760.00
06-04-2019	27800.00	06-05-2019	1300.00	06-06-2019	7000.00
07-04-2019	1000.00	07-05-2019	13000.00	07-06-2019	4550.00
08-04-2019	37500.00	08-05-2019	2140.00	08-06-2019	2650.00
10-04-2019	12650.00	10-05-2019	37500.00	10-06-2019	8845.00
12-04-2019	35100.00	12-05-2019	15945.00	12-06-2019	46500.00
14-04-2019	33800.00	14-05-2019	2650.00	14-06-2019	4550.00
16-04-2019	12140.00	16-05-2019	13000.00	16-06-2019	1300.00
17-04-2019	1000.00	17-05-2019	12870.00	17-06-2019	9845.00
19-04-2019	35100.00	19-05-2019	11300.00	19-06-2019	44000.00
21-04-2019	33800.00	21-05-2019	12870.00	21-06-2019	14550.00
23-04-2019	12148.00	23-05-2019	11300.00	23-06-2019	13350.00
25-04-2019	37500.00	25-05-2019	12870.00	25-06-2019	17000.00
27-04-2019	22140.00	27-05-2019	11400.00	27-06-2019	22650.00
Total	4,07,328	28-05-2019	13400.00	28-06-2019	9850.00
		29-05-2019	1334.00	29-06-2019	1235.00
		30-05-2019	7418.00	30-06-2019	3214.00
		31-05-2019	1263.00	Total	2,88,260
		Total	2,25,135		